

**EXHIBIT D**

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
NANCY DeNARDI,

Plaintiff,

- against -

DRA IMAGING, PC and IMAGING SUPPORT  
SERVICES, LLC,

Defendants.

-----X

Thursday, March 20, 2008  
10:00 a.m.  
Held at the Offices of  
Keane & Beane PC  
445 Hamilton Avenue  
White Plains, New York

EXAMINATION BEFORE TRIAL of

NANCY DeNARDI,

Plaintiff, pursuant to Notice, before Linda P.  
Fabel, a Shorthand Reporter and Notary Public  
within and for the State of New York.

1 Nancy DeNardi

2 all the bills. I reviewed all his contracts that  
3 came in for any -- he did a lot of HMO insurances  
4 and he'd give them to me to look over to see if  
5 it was worth his while, ordered supplies, credit  
6 collection.

7 Q. And how long did you work for  
8 Dr. Ginder?

9 A. Approximately ten years.

10 Q. And after that did you find  
11 subsequent employment?

12 A. I left him to go to work at DRA  
13 Imaging.

14 Q. What year did you start at DRA?

15 A. 1999.

16 Q. Do you remember the month?

17 A. September 7th.

18 Q. You testified earlier that you've  
19 never testified before under oath in any type of  
20 lawsuit; is that right?

21 A. No. I said I never testified in  
22 court before.

23 Q. All right. Have you ever given any  
24 type of testimony?

25 A. I gave a very small deposition in a

1 Nancy DeNardi

2 Rasmussen?

3 A. Yes, I did.

4 Q. Anyone else at DRA?

5 A. No.

6 Q. Did you interview once or more than  
7 once?

8 A. Just one time.

9 Q. And did there come a time when  
10 Miss Rasmussen either called you or wrote to you  
11 and offered you a position?

12 A. She called me the next day.

13 Q. And she offered you a position?

14 A. Yes, she did.

15 Q. And did you tell her you were  
16 accepting the position?

17 A. Yes, I did.

18 Q. And when did you start in  
19 relationship to when she called you?

20 A. Approximately three weeks later. I  
21 gave a two weeks' notice at my job and I was  
22 scheduled to take a week's vacation, so I -- and  
23 they were going through a new computer system, so  
24 she said that was fine.

25 Q. So you took a week's vacation and

1 Nancy DeNardi

2 you started basically after you gave your two  
3 weeks' notice?

4 A. Right.

5 Q. When you interviewed for the  
6 position, what did she tell you it would be?

7 A. Filing insurance claims.

8 Following up on any claims that  
9 weren't paid.

10 Send out billing.

11 Everyone, you know, everybody took  
12 a turn sending out billing.

13 Q. And did you have experience in  
14 those areas?

15 A. Yes, I did.

16 Q. Did she use the term "insurance  
17 rep" or "insurance representative"?

18 A. Yes.

19 Q. And was that your understanding of  
20 what your title would be when you accepted the  
21 position?

22 A. Yes.

23 Q. When you first started at DRA, who  
24 did you meet with?

25 A. The first day I started work?

1 Nancy DeNardi

2 Q. The first day you started.

3 A. Nancy Rasmussen and Gail Platt was  
4 the manager at the time. And she was going to be  
5 training me.

6 Q. Would you be working in the billing  
7 department at that time?

8 A. Yes.

9 Q. Where was the office of DRA?

10 A. Poughkeepsie.

11 Q. Can you tell me, after you first  
12 started there, what your typical duties were as  
13 an insurance rep?

14 A. Well, when I first started there,  
15 two weeks of training. I was sitting actually  
16 with Jane Ackerman, who was training me to answer  
17 phones, field customer questions that they called  
18 in about their bill.

19 Everybody had their own insurance  
20 company that they dealt with. Jane happened to  
21 be MVP at the time and they would run reports, go  
22 over the reports, see how many outstanding claims  
23 there were that weren't paid yet, why weren't  
24 they paid, what could you do to get it paid.

25 And then they taught you how to do

1 Nancy DeNardi

2 Q. How long were you in the position  
3 of insurance rep?

4 A. Two years. I'm thinking. Nancy  
5 left in 2000, 2001. January of 2002 I got a  
6 promotion to insurance lead.

7 Q. Prior to that promotion, had your  
8 duties or responsibilities changed in any way?

9 A. Yes.

10 Q. How?

11 A. I started in September. I believe  
12 it was May or June of the following year, Jane  
13 Ackerman quit, so Nancy Rasmussen asked me to  
14 take over Medicare.

15 And I told her I would and it might  
16 have been about that time that she also offered  
17 me a chance to change my hours to 8 to 4:30.

18 Q. Now, what was it that changed your  
19 responsibilities other than you are now dealing  
20 with Medicare?

21 A. Medicare was the biggest account in  
22 the company, I believe, and she had told me that  
23 she felt that I could handle it, and she didn't  
24 feel she could give it to someone else. She  
25 thought I would be good for it.

1 Nancy DeNardi

2 rep lead, did that change?

3 A. No.

4 Q. How long were you an insurance rep  
5 lead?

6 A. Till 2004.

7 Q. And what changed in 2004?

8 A. Gail Platt resigned in February of  
9 2004. Ginny Barkiyani became the billing  
10 director in June of 2004. And I was -- became  
11 the billing department lead.

12 Q. Had there been a billing department  
13 lead prior to you taking that position?

14 A. No. Ginny and I had discussed the  
15 title. She asked me how important the title of  
16 assistant manager was to me. If I decided not to  
17 take overtime anymore, I would have the title of  
18 assistant manager. If I wanted to keep the  
19 overtime, they would make it billing department  
20 lead.

21 Q. So what did you say?

22 A. Billing department lead.

23 Q. And why was that?

24 A. I was doing a lot of overtime.

25 Q. As an insurance rep lead, how much



1 Nancy DeNardi

2 us were in a meeting or something or working in  
3 the conference room, and she came out.

4 She was angry. She said that the  
5 billing department people were milling around  
6 only talking and she said, "They'll know more,  
7 we'll all of us be in there together." And I was  
8 to stay back in the billing department while  
9 Carol and Jackie worked on Cerner.

10 Q. So prior to that meeting, you had  
11 been working on Cerner?

12 A. No, not working on it. In the  
13 summer when we were first working on it trying to  
14 figure out the billing aspect, and if it worked  
15 with Vital Works, that was basically all that I  
16 did.

17 Q. The summer of what year?

18 A. 2004 maybe.

19 Q. All right.

20 When did you go out on disability?

21 A. October of 2005.

22 Q. And you believe that Cerner went  
23 live while you were out on disability, correct?

24 A. Yes.

25 Q. And so, just to get a frame of

1 Nancy DeNardi

2 there were more and more things that she was  
3 doing with Ginny that I felt should have been my  
4 responsibility. And in retrospect, thinking  
5 about it, there were things that changed.

6 There was -- I used to do the time  
7 sheets for Ginny on Monday. Sue K would print  
8 out all the payroll sheets and Ginny would give  
9 them to me with who didn't punch out, who did  
10 punch out, who took a personal day, who took a  
11 sick day.

12 When I came back, Jackie was doing  
13 that. I assumed it would come back to me, but it  
14 never did.

15 I walked into Ginny's office at one  
16 point and I believe it was -- they were going  
17 over a report, and I don't remember exactly what  
18 report it was. I think it was all the provider  
19 numbers in the systems for all the different  
20 insurances. And Ginny and I had discussed doing  
21 that at one point together, but she was doing it  
22 with Jackie.

23 There was -- it seemed to be more  
24 and more job duties were being given to Jackie  
25 that I felt should have been coming to me.

1 Nancy DeNardi

3                    A.        I'm sorry?

6           A.       Not the whole thing. I believe  
7       Regina was doing it at one point and Regina was  
8       leaving. I don't know who else got it after  
9       because Regina left a day before I left, so I  
10      don't know who got it after that.

14 Q. And was collection a critical job  
15 responsibility that you had?

17 Q. Was it critical?

21 Q. Were you ever given any reason why  
22 these job responsibilities were removed from your  
23 work?

1 Nancy DeNardi

2 off by the end of the week, so you could sit with  
3 Carol and learn how to do the interface."

4 Q. So the reason you were given was  
5 that you were going to now be doing the Cerner  
6 interface?

7 A. Right. But like I said, I was  
8 under the impression that was only not part time,  
9 but until they hired somebody. So I was starting  
10 to wonder what I was going to be doing after they  
11 hired somebody for the interface.

12 Q. So you were under the impression it  
13 was a short-term project?

14 A. Yes, I was.

15 Q. But Ginny never said that; is that  
16 right?

17 A. She never said it in so many words.  
18 That's what it was implied. It was we're looking  
19 to hire somebody, we haven't found anybody yet.

20 Q. Looking to hire someone to do what?

21 A. To do the Cerner interface. They  
22 wanted somebody to get in there and do the job  
23 and they were looking at Kim DeLong, who did  
24 Medicare at that time, but she didn't want to do  
25 it, I guess.

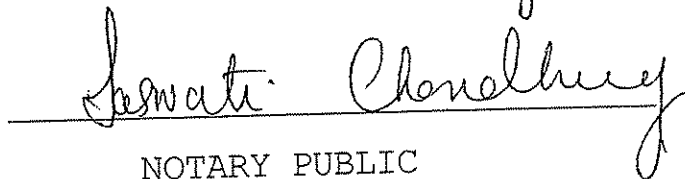
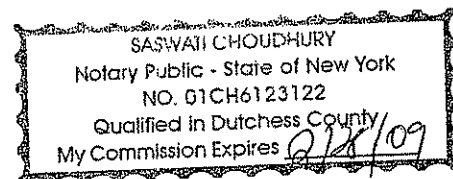
## A C K N O W L E D G E M E N T

I, NANCY DeNARDI, hereby certify  
that I have read the transcript of my  
testimony taken under oath in my  
deposition of March 20, 2008; that the  
transcript is a true, complete and  
correct record of what was asked,  
answered and said during this deposition,  
and that the answers on the record as  
given by me are true and correct.



NANCY DeNARDI

Subscribed and sworn to before me  
this 14th day of May, 2008.

  
NOTARY PUBLIC

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## CERTIFICATE

I, LINDA P. FABEL, a Notary Public  
within and for the State of New York, do  
hereby certify:

That NANCY DeNARDI, the witness  
whose deposition is hereinbefore set  
forth, was duly sworn by me and that the  
within transcript is a true record of the  
testimony given by such witness.

I further certify that I am not  
related to any of the parties to this  
action by blood or marriage and that I am  
in no way interested in the outcome of  
this matter.

IN WITNESS WHEREOF, I have hereunto  
set my hand this 31<sup>st</sup> day of

March, 2008.

Linda P. Fabel

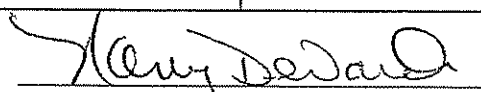
LINDA P. FABEL

ERRATA SHEET

Deposition of Plaintiff Nancy DeNardi taken on March 20, 2008

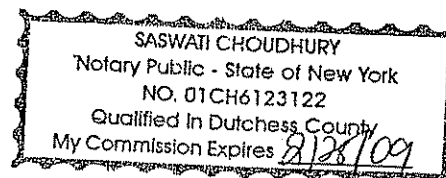
Re: *DeNardi v. DRA Imaging, P.C., et al*, 07 Civ. 5794 (MGC)

| PAGE | LINE(S) | READS   | SHOULD READ   | REASON FOR CHANGE   |
|------|---------|---|---|---------------------|
| 67   | 6-7     | "They'll know more we'll all of us be in there together"              | "No more will all of us be in there together."                            | Transaction error   |
| 98   | 9       | going to let this defy me.  | going to let this define me.  | Transcription error |
| 125  | 10      | McCauley as supervisors, and I was listed as billing department lead. | McCauley as supervisors, and I was not listed as billing department lead. | Transcription error |
| 213  | 9       | It was a significant job in their eyes when they gave it to me.       | It was not a significant job in their eyes when they gave it to me.       | Transcription error |
| 254  | 8       | and not to mention Fishkill was a three-hour                          | and not to mention Fishkill was a 1/2-hour                                | Transcription error |
|      |         |   |   |                     |
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Nancy DeNardi

Sworn to before me this 14th  
day of April 2008

  
NOTARY PUBLIC





COPY

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
NANCY DeNARDI,

Plaintiff,

- against -

DRA IMAGING, PC and IMAGING SUPPORT  
SERVICES, LLC,

Defendants.

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Tuesday, April 22, 2008  
10:20 a.m.  
Held at the Offices of  
Keane & Beane PC  
445 Hamilton Avenue  
White Plains, New York

CONTINUED EXAMINATION BEFORE TRIAL of

NANCY DeNARDI,

Plaintiff, pursuant to Notice, before Linda P.  
Fabel, a Shorthand Reporter and Notary Public  
within and for the State of New York.



Nancy DeNardi

regard to the Cerner interface?

MS. PERRY: I think you spent a lot of time on this last time.

MR. KLEIN: I've got another question. It's just a follow-up. As you see, I'm not getting the answers. I'm trying to get simple answers here.

Q. What were the functions that you did on the Cerner interface?

A. I ran a report, it dropped all the charges. I had to go through the report. If the diagnoses weren't there, I had to give them the codes. She had to code them. I had to put them in manually.

I had to check all the referring doctors, make sure they were right.

Make sure the insurance companies were right.

Create a checklist.

Q. Could anyone be billed for services performed by DRA before you completed your daily Cerner interface tasks?

A. No.

Q. Could anyone have been trained to

Nancy DeNardi

A. "Mom."

Q. Did anybody ever complain about the way she talked to you or you talked to her while you were at work?

A. Not that I could recall. The way she addressed me, no.

Q. Tell me what the punch-in and punch-out system was in 2005.

A. On the computer you would pull up the time sheet, punch in your last four digits of your Social Security number, punch it in again. And it would record the time you punched in; or if you were punching out, the time you punched out.

Q. And there were no time cards in 2005, correct?

A. I don't think so.

Q. So it was all done on the computer, as far as you recall?

A. Right.

Q. Was the punch-in system the same for every employee at DRA?

A. No. Some of the supervisors had what they called a time sheet, which worked on

1 Nancy DeNardi

2 Q. Tell me -- take me through the day  
3 of May 5th, after you got to work.

4 A. I got to work, ran the report that  
5 had to be run first thing for Cerner. Started to  
6 work on that.

7 Probably said good morning to  
8 Joanie and Candice, like I usually did.

9 About 8:15, 8:30-ish I was over by  
10 Jackie's desk, I was talking to Jackie and Carol  
11 and Ginny was there.

12 Left there to go back to do my job,  
13 to go back to my desk because we were chatting  
14 for a few minutes, stopped by the desk that  
15 Heather was working at.

16 It was about 8:45. She was working  
17 at Linda Furlano's desk. Ginny stopped with me,  
18 said good morning to Heather.

19 As we were walking away, Ginny was  
20 going off to the right to the storeroom, I was  
21 going back to my cubby. And I had mentioned to  
22 her that Heather had a final and couldn't come  
23 in, and could she work Tuesday instead.

24 And Ginny got a little nasty about  
25 it. She said, "Absolutely not, she's working

1 Nancy DeNardi

2 Friday. There's too many people walking around  
3 this place as it is."

4 And she walked away and it was at  
5 that moment I just knew, you know, that this is  
6 over. There's no friendship here anymore,  
7 there's no nothing.

8 So I said, "All right, fine."

9 I went back to my desk. As I was  
10 going back to my desk, I said, "She won't be in  
11 next Friday, she has a final, it's final week."

12 I went back to my desk -- I'm  
13 sorry, before we left Heather's desk, I said,  
14 "When do you have to leave for school?"

15 And she said, "I don't have to  
16 leave yet. I still have some time. I'll go in a  
17 little while."

18 She was going to meet a study group  
19 because she had finals next week.

20 I said, "Okay, fine."

21 She said she was coming back around  
22 noontime to finish out the day. She was going to  
23 work like 12:00 to 4:00.

24 I went back to my desk, was working  
25 at my desk. I was talking to Joanie for a second

1

Nancy DeNardi

2

and Heather called. She said she had left, she had forgot to punch out. Could I punch her out.

3

4

5

I said fine. It was about 9:10, 9:15.

6

I went to punch her out. I went to ask Ginny a question. She was at her desk, she was putting on her coat. And then she sat down and she pulled up her computer. She was looking at something and she started rapid firing questions at me, and with each question she got louder and yelling, "Where's Heather? What time did she leave? I know she's not here. Where is she? What did she do?"

11

12

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And she was so quick with questions, I was like, "What are you talking about?"

18

19

20

Finally when she came up for a breath, she said, "Did you punch Heather out?"

21

22

I said, "Yeah, what's the big deal?"

23

24

25

And with that, she got up and, like I said, she had her coat on, she was leaving for the day. She said, "I know Heather's not happy here. Maybe she should look for a job somewhere

1 Nancy DeNardi

2 else."

3 And I got angry and I said.

4 "Heather's very happy here, but if that's what  
5 you want, I'll tell her not to come back."

6 And I came back in, "Is that what  
7 you want for me also? Do you want me to look for  
8 a job elsewhere?"

9 And she said, "Absolutely not."

10 And I said "Fine," and I walked  
11 away.

12 And I didn't see her for the rest  
13 of the day. She had left for the day with Mark  
14 and Sandy, because Sandy was waiting outside her  
15 office, waiting for her.

16 And I believe I stayed in my cubby  
17 the rest of the day and did my job and went home.

18 Q. Was that the only conversation you  
19 had with Ginny about your daughter?

20 A. That day, yes, she had left for the  
21 day, yes, she wasn't there the rest of the day.

22 And when I came in on Monday I  
23 wanted to speak to her. She stayed in her office  
24 all day with her door closed.

25 At one point her sister was in



1 Nancy DeNardi

2 A. No.

3 Q. Isn't that what Mark told you on  
4 Monday, May 8th, that you had told Ginny that you  
5 didn't punch Heather out?

6 A. I don't remember that.

7 Q. Didn't Mark accuse you of lying to  
8 Ginny on May 8th?

9 A. I'm trying to remember the whole  
10 conversation. I don't remember that.

11 I remember telling Mark that Lisa  
12 had also punched somebody else out. I remember  
13 we talked about not punching out for chemo.

14 I don't remember him saying that I  
15 lied to Ginny. I didn't lie to anybody.

16 Q. Well, didn't you tell people that  
17 one of the reasons why you were being fired is  
18 because you lied to Ginny?

19 A. I didn't say that to anybody.

20 Q. You never told anyone that?

21 A. Not that I recall.

22 Q. Did you ever put it in writing?

23 A. Not that I recall.

24 Q. Is there anything that could help  
25 refresh your recollection?

1

Nancy DeNardi

2

3

Q. Is that the first time you ever  
heard of it?

4

5

MS. PERRY: You're talking about  
the e-mail?

6

7

MR. KLEIN: Seen it in writing.

8

Q. Have you ever seen it in writing  
other than that e-mail?

9

10

MS. PERRY: Where they're accusing  
her of lying and stealing?

11

MR. KLEIN: Correct.

12

13

Q. And had you ever heard anyone  
say --

14

15

16

17

A. I'm sorry, I'm -- I would have to  
look at the little paragraph that Ginny wrote up  
for the Labor Board. It might have been in  
there, it might have been there.

18

19

Q. And other than reading it, you had  
never heard it anywhere?

20

A. I don't believe so.

21

22

Q. Never heard it from Ginny?

23

A. I don't believe so.

24

Q. Never heard it from Mark?

25

A. I don't believe so.

Q. Well, do you remember everything



1 Nancy DeNardi

2 that took place in that conversation on May 8th?

3 A. I would like to think I did, but  
4 I'm sure I didn't, my head was spinning, I could  
5 not believe what was happening.

6 Q. What time did that conversation  
7 start?

8 A. On the 8th?

9 Q. Yes.

10 A. About a quarter to 4:00, about 10  
11 to 4:00.

12 Q. What time did it end?

13 A. It ended fairly quickly because I  
14 believe I was out of there before 4:00 o'clock.

15 Q. What time did it end?

16 A. Probably about 5 minutes after it  
17 started.

18 Q. So it started either at a quarter  
19 to 4:00 or 10 to 4:00 and it ended?

20 A. Before 4:00.

21 Q. Before 4:00?

22 A. I didn't want to hang around. I  
23 wanted to get out of there as quickly as  
24 possible. I didn't see much reason to hang  
25 around.

1 Nancy DeNardi

2 Q. During the meeting on May 8th, did  
3 anyone accuse you of stealing?

4 A. I don't know if he used those  
5 words.

6 Q. What words did he use?

7 A. Punching my daughter out. It was  
8 an inference that I waited until an hour or so  
9 after she left to punch her out.

10 I don't know if Mark said it in so  
11 many words. I got the impression that he felt  
12 that maybe I did it so she'd get more money.

13 I know I said to him, "Why would I  
14 do that? Why would I risk my job to give her 2  
15 or 3 dollars extra in her paycheck? It was the  
16 most ridiculous thing I have heard. She was  
17 coming back at noontime. I punched her out so  
18 she wouldn't get paid."

19 If I hadn't punched her out, they  
20 would have paid her until 4:00 o'clock in the  
21 afternoon. I said, "I punched her out because I  
22 thought it was the right thing to do as an  
23 employee, so she would not get paid any further."

24 Q. Mark never accused you of stealing,  
25 though; isn't that right? That was what you

Nancy DeNardi

inferred he was saying?

A. He never used the words. I -- I -- it's the only thing I could think of, what would the reason be to punch her out later.

Q. That was, again, your inference --

A. Yes.

Q. -- correct?

A. Yes.

Q. Do you recall the exact words that Mark used during that conversation?

A. Only parts of it. Like I said, my head was spinning. I remember talking to him about Lisa punching somebody out the same day.

He said they were going to make an example out of me.

He said, "I understand there's also a problem with you not punching out for chemo."

I told him that was Ginny's idea to take reports with me. I could take work while I was sitting there.

At that point I turned to Ginny. I asked her for help. I said, "Please help me out here. You know, I don't understand what's going on."

1 Nancy DeNardi

2 And that's when she turned to me  
3 and said, "The decision's been made."

4 And at that point I said -- I knew  
5 there was nothing -- I asked -- I said, you know,  
6 "What about a second chance? Why aren't we just  
7 talking about what happened, and don't do it  
8 again?"

9 And I was told, "Absolutely not."

10 And at that point I knew I was up  
11 against a wall and I said, "Fine," and I got up  
12 and I ran out of there.

13 At that point I wanted out of that  
14 building as fast as I could. Trying to get out  
15 without people coming up and saying, "What  
16 happened? What's going on?"

17 As it was, two or three people  
18 stopped me on my way out. I just wanted to get  
19 out of there.

20 Q. Ginny said, "The decision's been  
21 made," correct?

22 A. Yes.

23 Q. Is that the only thing she said?

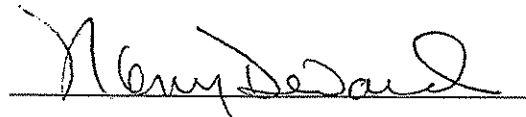
24 A. That's the only thing she said  
25 during that whole meeting.



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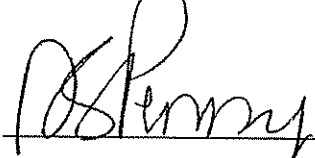
## A C K N O W L E D G E M E N T

I, NANCY DeNARDI, hereby certify  
that I have read the transcript of my  
testimony taken under oath in my  
deposition of April 22, 2008; that the  
transcript is a true, complete and  
correct record of what was asked,  
answered and said during this deposition,  
and that the answers on the record as  
given by me are true and correct.



NANCY DeNARDI

Subscribed and sworn to before me  
this 17 day of JUNE, 2008.



NOTARY PUBLIC

DAVIDA S. PERRY  
Notary Public, State of New York  
No. 4987676  
Qualified in Westchester County  
Commission Expires Oct. 21, 2009

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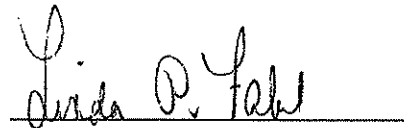
CERTIFICATE

I, LINDA P. FABEL, a Notary Public  
within and for the State of New York, do  
hereby certify:

That NANCY DeNARDI, the witness  
whose deposition is hereinbefore set  
forth, was duly resworn by me and that the  
within transcript is a true record of the  
testimony given by such witness.

I further certify that I am not  
related to any of the parties to this  
action by blood or marriage and that I am  
in no way interested in the outcome of  
this matter.

IN WITNESS WHEREOF, I have hereunto  
set my hand this 30<sup>th</sup> day of  
April, 2008.



LINDA P. FABEL

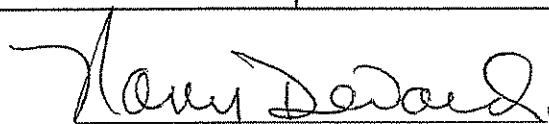
ERRATA SHEET

Deposition of Plaintiff Nancy DeNardi taken on April 22, 2008

Re: *DeNardi v. DRA Imaging, P.C., et al*, 07 Civ. 5794 (MGC)

| PAGE | LINE(S) | READS   | SHOULD READ   | REASON FOR CHANGE   |
|------|---------|---|---|---------------------|
| 299  | 7       | "conversation"  | "opportunity"   | Transaction error   |
| 328  | 12      | "Ginny -- and I wasn't there right after Ginny spoke about Heather. Actually, she was leaving with Mark." | Ginny wasn't there. Right after Ginny and I spoke about Heather she was leaving with Mark." | Transcription error |
| 339  | 4       | "I wasn't"...   | "I was"...  | Transcription error |
| 213  | 9       | It was a significant job in their eyes when they gave it to me.   | It was not a significant job in their eyes when they gave it to me.                         | Transcription error |
| 254  | 8       | and not to mention Fishkill was a three-hour  | and not to mention Fishkill was a 1/2-hour  | Transcription error |
| 373  | 13-14   | "diagnoses weren't there, I had to give them the coder. She had to code them."                            | "diagnoses weren't there, I had to give them to the coder so she could code them."          | Transcription error |
| 387  | 17      | "was told not to do any other work."  | "was told not to do any overtime."  | Transcription error |
| 463  | 24      | "Saturday with Carol for interface,"  | "sat with Carol for interface,"   | Transcription error |
| 465  | 20      | "CBT"   | "CPT"   | Transcription error |
| 491  | 18      | "claims where Carol was prime."   | "claims where Medicare was prime."  | Transcription error |
| 496  | 24      | "half-hour often..."  | "half-hour off..."  | Transcription error |
| 513  | 16      | "remember the statistics"   | "remember the specifics"  | Transcription error |

|     |     |   |  |                     |
|-----|-----|---|--|---------------------|
| 514 | 5-7 | "--I was saying I had MVP and MVP didn't care that it was what was called a genetical behavioral health." | "I was saying I had MVP and the therapists I was calling didn't accept MVP. It turned out I was supposed to use United Behavioral Health." | Transcription error |
| 514 | 13  | "And I ended up writing the number..."  | "And I ended up calling the number..."   | Transcription error |
| 532 | 14  | "\$20,000 is nothing a year to work..."   | "\$20,000 is nothing a year to live..."  | Transcription error |

  
Nancy DeNardi

Sworn to before me this 17  
day of June 2008

  
NOTARY PUBLIC